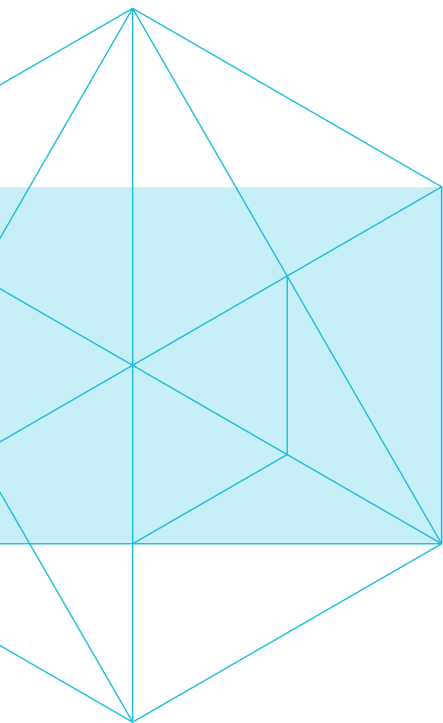


Welcome to
GU Health





WELCOME
to GU Health

CONTENTS

Getting started	3
Welcome to your GU Health membership	3
guhealth.com.au	3
Register for Online Member Services	4
Get to know your Member Relations Team	4
Using your GU Health Member Card	5
Online claiming with Flex-eClaim	6
Benefits paid into your account by FastBack	7
The GU Health difference	8
Looking out for you	10
Hospital Care at Home	10
Chronic disease management programs	11
My Health Space	11
Member Benefits	11
<i>Inform</i> : your free member magazine	11
Going to hospital	12
What is a hospital excess?	12
Inpatient versus outpatient services	12
How your hospital cover works	13
GU Health's Access Gap Cover	14
Informed Financial Consent	14
Before going to hospital: your checklist	15
Partner private hospitals	16
Planning to have a baby	17
Your extras cover	18
What's an extras benefit?	19
What you get back when you claim	19
What are annual benefit limits?	19
On-the-spot claiming	20
How do I claim my extras benefits?	21

Understanding your GU Health membership	22
Who's covered?	22
What you need to know about waiting periods	22
Pre-existing conditions	23
How to suspend and resume your cover	24
When your circumstances change	24
Leaving your employer?	24
Can my employer terminate my membership?	25
Exclusions and restrictions	25
Does my GU Health cover include ambulance services?	25
Government incentives and surcharges	26
Annual Private Health Insurance Tax Statement	26
Australian Government Rebate	26
Standard Information Statement (SIS)	26
Lifetime Health Cover (LHC) loading	26
The Medicare Levy Surcharge (MLS)	26
Important information	27
Cooling off period	27
Making a complaint	27
Private Health Insurance Ombudsman	27
Code of conduct	27
Privacy Policy	27
Information security	27
Related websites	28



GUHealth™

GU Health is Australia's only corporate health insurance specialist. We're focused solely on providing innovative tailored health insurance products and services to businesses and communities, offering high-quality health covers that enable our members to live well.

GU Health offers some of the best returns in the market when it comes to extras,* plus most of our members get back a percentage of what they pay regardless of the registered service provider they choose to visit. That's because, unlike some other health funds, we don't restrict our members to a preferred provider list.

We negotiate great deals through our extensive network of partner private hospitals. This means our members have the option of being treated by a registered doctor or specialist of their choice, while keeping their hospital expenses to a minimum.

With the right cover, members can make the most of the health solutions we have on offer, such as our My Health Space online portal, Hospital Care at Home and chronic disease management programs.

Our Member Benefits program provides discounts with various member benefit partners, and *Inform*, our member magazine, is packed with great lifestyle features and ideas.

All this, backed by easy-to-use online claiming through Flex-eClaim, means our members can get the most out of their GU Health cover.

For more information about any of our services, please visit guhealth.com.au

**Contact us between
8.30am and 5pm (EST)
Monday to Friday**



1800 249 966



corporate@guhealth.com.au



GPO Box 2988, Melbourne Vic 8060



guhealth.com.au

This publication is correct from 1 June 2015.

It should be read in conjunction with *Your Plan Information and Your Membership Guidelines*.

* 2014 State of the Health Funds Report, page 19, 30 March 2014.

getting STARTED

Welcome to your GU Health membership!

Like you, we understand the importance of health and security so we're pleased that you've chosen a GU Health membership to support you and your family to live well.

Whether you invest your time and skills into your work to enjoy the comforts of life, plan for the future or find that balance so many of us strive for, having the right GU Health cover may help when you need it most and encourage you to enjoy the benefits you deserve.

As well as providing you with your GU Health Member Card, your *GU Health Welcome Pack* is designed to help you get the most out of your GU Health cover right away.

The documents *Your Cover at a Glance* and *Your Membership Guidelines*, which are enclosed in your pack, contain important and detailed information about the conditions of your cover. Please keep them on hand and refer to them as needed. They're also available online in your Online Member Services area.

This information was published on 1 June 2015. Please keep in mind that our fund rules may change from time to time. For the most up-to-date information, please refer to *Your Membership Guidelines* at guhealth.com.au/membership-guidelines

guhealth.com.au

Our website provides you with quick and easy access to general and individual information about your GU Health membership.

All GU Health forms, such as those you'll need to register a student dependant or authorise someone to have access to your membership details, are downloadable under the 'Forms and publications' section on our website.

You can also search for doctors, extras providers and our partner private hospitals through our 'Find a provider' search.

“ GU Health is an excellent company to deal with and one of the few you can rely on and trust. ”

REGISTER FOR Online Member Services

Your health cover is all about you, that's why we put you in control. Online Member Services gives you the access you need to manage your membership. All you have to do is visit our website guhealth.com.au and register.

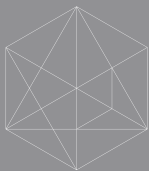
IN YOUR ONLINE MEMBER SERVICES AREA YOU CAN:

- claim your eligible extras and medical services instantly through Flex-eClaim
- check your claims history
- check your benefit limits
- check your membership and excess years
- register for FastBack so we can pay your benefits directly into your bank account
- add and update your contact and bank details
- view your previous tax statements
- re-order a lost or damaged GU Health Member Card
- elect your rebate tier, if this is an option under your corporate health plan.



Get to know your MEMBER RELATIONS TEAM

Our Member Relations Team is committed to providing you with information that's relevant to you. We don't believe there's a one-size-fits all solution, especially when we're dealing with your health, which can be both a personal and often sensitive topic. If you have any questions about your GU Health membership, please contact us on 1800 249 966 from Monday to Friday, between 8.30am and 5pm or email corporate@guhealth.com.au. We're here to help! If you're on a plan that has a dedicated telephone number or hours of operation, you can find these details in the *Your Cover at a Glance* document in your *GU Health Welcome Pack*.



Using your GU Health MEMBER CARD

Your GU Health Member Card is attached to your *GU Health Welcome Pack*. It lists all the family members covered under your membership and you will need to present it upon admission into hospital.

If you have extras cover you can claim services such as dental, optical, chiropractic, physiotherapy and alternative therapies on the spot, using your GU Health Member Card through the Health Industry Claims and Payments Service (HICAPS).

Your provider will simply swipe your card through the HICAPS terminal at the end of your consultation or treatment. Any benefits you're entitled to will automatically be deducted from the amount you've been charged.

All you'll have to pay is the difference between your benefit amount, which is based on your membership limits, and the cost of the service.

To find providers who have HICAPS facilities, use our 'Find a provider' search tool at guhealth.com.au

If your provider doesn't have HICAPS facilities, you can pay for your consultation or treatment upfront and then submit your claim with a copy of your receipt through Flex-eClaim. Please see the section on 'Flex-eClaim' for further details. If your GU Health Member Card is lost or damaged, you can reorder one through Online Member Service or your Member Relations Team.

COMMON REASONS WHY YOUR GU HEALTH MEMBER CARD MAY NOT BE WORKING:

Your provider isn't registered with GU Health for the service you're claiming. If this is the case, we will attempt to register them. Alternatively, your provider will need to complete and send us the Provider Registration Form available on our website.

You're behind in your membership contributions. Your ability to claim using your card may be temporarily suspended until your payment is processed. It may also take about five working days after we receive your payment to reactivate your card.

You're not covered for the service you're claiming for or you've reached your annual limit. To check your level of cover or view your remaining limits, log in to Online Member Services at guhealth.com.au

Flex-eClaim

Three easy steps for instant claim payment



Intuitive, efficient and stress-free, Flex-eClaim offers a streamlined online claiming process. It makes your health cover even easier to use and gives you more time for the things that matter.

Forget the time and effort that comes with downloading, printing, filling in and sending us a claim form. In three simple steps you can claim on any extras services you're eligible for online, and we'll pay your benefits straight into your bank account within two business days from approval.


All you need to do is upload a copy of your receipt to Flex-eClaim by scanning it or using your phone or tablet to take a photo, fill in a few easy details about your claim, confirm the details and click to submit.

You can also download a claim form from our website under 'Forms and publications'. If you have any questions about Flex-eClaim, please contact your Member Relations Team.

To get started, just log in to your Online Member Services and select "Flex-eClaim" from the 'Claims' dropdown menu.

Check out some of Flex-eClaim's features

- It's straightforward to upload your receipts, even using photographs taken with your mobile phone or tablet.
- It adapts to the type of service you're claiming, making it easy to enter the relevant details and attach any supporting documentation.
- Flex-eClaim remembers the providers you've used in the past and allows you to duplicate items, so you don't have to enter them each time.
- You'll get instant feedback on whether your claim has been processed or if it's awaiting review.
- With our FastBack service, your benefits are deposited into your bank account within two business days of your claim being approved.



If you want to claim on a service, keep in mind that you'll need to do so within two years from the date you received the service.

FastBack

Registering your bank account details with us will mean faster benefit payments directly into your bank account. To register for this service, log in to Online Member Services and simply register for FastBack.

“ GU Health has been outstanding in the assistance they've given me through a most difficult time. For me, they've proved that they're the premier health fund in Australia. ”

The GU Health DIFFERENCE



You can find a registered provider through the 'Find a provider' search on our website.



There's great comfort in knowing that you've got the right cover for you and your family. You can enjoy the confidence that comes with choosing a GU Health membership because you'll not only be able to save on a number of healthcare services but we also aim to consistently provide better benefits than other funds.

ENJOY generous benefits

Depending on your level of cover, you can claim back a percentage of the amount you pay for your extras services (up to your annual limits). For example, if your cover pays back 80 per cent on an extras service, you'll only be out of pocket 20 per cent.

Some corporate covers tailored by employers are structured differently, so please refer to *Your Plan Information* for specific details about your cover.

FREEDOM to choose your provider

Unlike some other funds that have 'preferred providers', we don't restrict the amount you can claim back if you visit a registered provider of your choice – we believe it's only fair that the benefits you get back are based on the extras cover you have.

You can find registered providers through the 'Find a provider' search on our website. If your provider would like to register with GU Health, they'll need to contact us or complete and send us a Provider Registration Form, which is available on our website under 'Forms and publications'.

We only pay benefits when you see a registered provider. This means we can be confident that you're receiving service from a practitioner with all the right training and qualifications.

A photograph of a man in a hospital bed with a casted foot, overlaid with a white geometric graphic consisting of a cube-like structure with internal lines. The text 'LOOKING out for you' is written in white on a dark teal background.

LOOKING out for you

HOSPITAL CARE AT HOME

Going to hospital isn't really an event any of us look forward to. That's why we're pleased to be able to offer GU Health members access to our Hospital Care at Home program.

If you have the appropriate level of hospital cover, we could provide you with healthcare services in the privacy, safety and comfort of your home. Having access to this program means that you don't have to remain in hospital longer than necessary, or that you may be able to avoid hospital admission altogether.

You'll need a referral from your doctor or hospital to be considered for the program, and as long as you meet the criteria, we'll provide services to you at no cost. Contact the Remedy Healthcare team on 1300 224 334 to find out more before your admission or prior to your discharge from hospital.

If you have the appropriate level of hospital cover and your treating doctor approves, the following registered practitioners can visit your home to provide the following services:

- Physiotherapy
- Occupational therapy
- General and specialist nursing
- Personal care attendance
- Home help
- Maternity nursing care
- Medical equipment hire

CHRONIC DISEASE MANAGEMENT PROGRAMS

Yes, there's no doubt that prevention is better than cure but we're realistic – we know there are times when life takes over and you forget to take care of yourself. That's why we have a number of programs to help you get back on track.

Our chronic disease management programs can make a real difference if you are suffering from or are at risk of a chronic disease. They're run in partnership with Remedy Healthcare and conducted over the phone by qualified health professionals who assist you to adopt an active approach to your own health management.

The programs offered include:

- The Risk Factor Management Program
- The Diabetes Action Program
- The Healthy Heart Program
- The Vascular Health Program

These programs range in duration from ten weeks to six months and they're designed to work closely with your usual team of healthcare practitioners so that you can:

- reach your goals
- understand your condition
- ask any questions
- achieve and maintain healthy cholesterol and blood pressure levels
- manage your medications
- achieve and maintain a healthy weight
- follow a healthy eating plan
- safely increase your daily activity and exercise levels
- manage the stress which can often accompany a condition or event
- quit smoking.

MY HEALTH SPACE

It can be hard to find the time to gather all the information you need in order to look after yourself. My Health Space is an online health portal that does most of the work for you.

Empowering you to monitor and improve your health and lifestyle, My Health Space is available to all GU Health members and includes an online health risk assessment tool to help you identify risk factors and early warning signs. It then supports you to make improvements by providing you with customised information relevant to your interests and potential health risk factors, including recipes, articles and online health programs.

MEMBER BENEFITS

As a GU Health member, you can enjoy a range of exclusive discounts through our Member Benefits Partners. From day spas and cinema tickets to sportswear and travel insurance, you can make the most of a range of savings. You can access Member Benefits on our website.

INFORM: YOUR FREE MEMBER MAGAZINE

Inform is GU Health's member magazine, which is published exclusively for GU Health members. Aimed at helping you to live well, inside you'll find health and lifestyle articles, recipes and tips for getting the most out of your health insurance.

GOING TO HOSPITAL

The last thing you need when you or a family member go to hospital is complications, so we do our best to make sure your experience as a GU Health member is as good as it gets. Here, we look at some of the basics of going to hospital.

WHAT IS A HOSPITAL EXCESS?

To reduce the cost of your regular hospital contributions, you or your employer may choose to select a cover option with an excess. This amount is only paid if you or anyone on your membership is admitted into hospital as a private patient.

Generally an excess is paid once in an excess year for each person on the membership, or it might be applied to the first two hospitalisations on your family membership before it's capped. This will depend on your individual cover. Some covers waive the excess for same-day admissions or for children or student dependants.

An excess is paid on the hospital not the medical component of your cover.

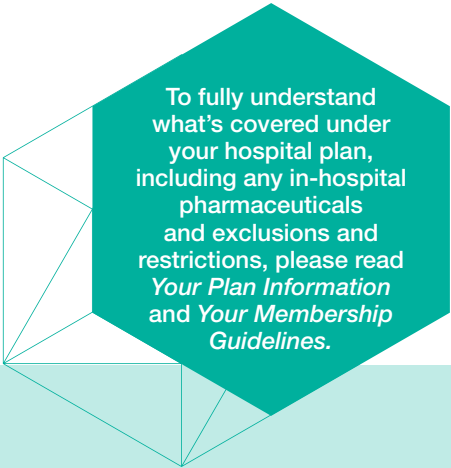
If you or anyone on your membership transfer and/or upgrade from a cover with a higher excess to a cover with a lower excess, you'll pay the higher excess for a period of time equivalent to the waiting periods (if any) on the service you're claiming.

Please refer to *Your Cover at a Glance* or log in to Online Member Services for further details about the excess arrangement that may apply to your particular level of cover.

INPATIENT VERSUS OUTPATIENT SERVICES

When you go to hospital and you're admitted as a patient, any service you receive is referred to as an inpatient service. If you're not admitted (this includes emergency room services) or you receive a medical service outside of hospital, it's classified as an outpatient service.

GU Health will only provide hospital benefits when you're admitted as an inpatient.



To fully understand what's covered under your hospital plan, including any in-hospital pharmaceuticals and exclusions and restrictions, please read *Your Plan Information* and *Your Membership Guidelines*.



HOW YOUR hospital cover WORKS

Being admitted into hospital as a private patient doesn't have to be a costly experience, especially when you have health cover with GU Health.

If you're admitted into the right hospital, we can cover you for 100 per cent of your hospital fees, such as accommodation and theatre costs. When it comes to your medical fees in hospital, Medicare covers 75 per cent of the Medicare Benefit Schedule (MBS) fee. Provided there are no exclusions or restrictions under your specific cover, we'll pay the remaining 25 per cent so you'll be covered for 100 per cent of the MBS fee. If your costs exceed the MBS fee, GU Health's Access Gap Cover scheme may help. Find out more on page 14.

Any in-hospital medications covered under the Pharmaceuticals Benefit Scheme (PBS) will also be provided free of charge if you're admitted to a partner private or public hospital.

“ My family has had two children born with the help of GU Health and the whole process over the last few years has been great. ”

GU HEALTH'S Access Gap Cover scheme

Even when you're a resident with the most comprehensive hospital cover, you could still be up for some out-of-pocket expenses when it comes to your in-hospital medical bills. Normally, any remaining amount above the MBS fee is charged to you.

For example, if your surgeon or anaesthetist chooses to bill above the MBS fee for a service, Medicare and GU Health will be unable to cover that extra cost. However, if they agree to participate in GU Health's Access Gap Cover scheme we'll pay above

the MBS fee, up to the access gap cover amount specified in GU Health's Access Gap Cover benefits schedule.

This means that your potential expenses could be reduced or, in many cases, eliminated completely. This is because the GU Health Access Gap Cover benefit amount is more than the amount set out in the MBS.

If you've experienced unexpected out-of-pocket expenses in the past it could be because your practitioner didn't participate in an access gap cover scheme.

Keep in mind that your practitioner does have the discretion to choose, on a case-by-case basis, whether they'd like to participate in the scheme, so make sure you ask them this during your consultation before your admission to hospital.

If there's still an outstanding amount even after your doctor has chosen to take part in access gap cover – referred to as 'known gap' – ask for the details of this outstanding amount in writing before your procedure. This is known as Informed Financial Consent.

HOW YOUR HOSPITAL BENEFITS ARE PAID

Access Gap Cover with no gap



Access Gap Cover with known gap



Doctor not participating in Access Gap Cover



■ Medicare benefit 75% of MBS

■ GU Health benefit 25% of MBS

■ GU Health's Access Gap

■ Known gap

This diagram is an example only



Before going to hospital: **YOUR CHECKLIST**

1. Call us to discuss your cover including any waiting periods, exclusions, restrictions or excess.
2. Talk to your GP about selecting an appropriate specialist.
3. Talk to your specialist about your condition, treatment options and any out-of-pocket expenses and obtain any relevant Medical Benefits Scheme (MBS) item numbers and Informed Financial Consent.
4. Learn about GU Health's Access Gap Cover scheme, designed to reduce or eliminate your out-of-pocket medical expenses, and ask your specialist and any other health professionals associated with your in-hospital treatment if they'll participate.
5. Make sure that you understand the anaesthetist's charges and the charges of any other health professionals associated with your in-hospital treatment.
6. Mention our Hospital Care at Home program to your specialist, as it could be considered as an option for your after-care.
7. Choose your hospital – selecting one of GU Health's partner private hospitals or day facilities can reduce your out-of-pocket hospital expenses.
8. Contact the hospital to see if you'll have to pay your excess before you're admitted.
9. Ask your hospital about any fixed fees they may have.
10. Prepare for your stay by deciding what to take and following any preparation instructions from your doctor.
11. Have your GU Health Member Card ready to take with you to the hospital.

Partner private HOSPITALS

Our partner (or agreement) private hospitals have an arrangement with us so that you're covered for 100 per cent of your accommodation when you go to hospital. Depending on your level of cover, in most cases, you'll be covered for all in-hospital charges for eligible services provided as part of your in-hospital treatment including:


- accommodation for overnight or same-day stays
- operating theatre, intensive care and labour ward fees
- supplied pharmaceuticals approved by the Pharmaceutical Benefits Scheme (PBS)
- allied services provided by the hospital including physiotherapy, occupational therapy and dietetics
- dressings and other consumables
- surgically-implanted prostheses (e.g. a cardiac stent) up to the minimum approved benefit in the government's Prostheses List. To avoid any out-of-pocket expense, we suggest discussing prosthesis choices with your specialist before going to hospital.

To make sure you're getting the best possible deal, we have contracts in place with hospitals that specify how much they can charge for accommodation and hospital costs. These agreements help to reduce your out-of-pocket expenses. For example, if you're planning to give birth in a particular hospital, and that hospital is part of our partner private hospital network, you'll pay nothing for your accommodation as long as you have the appropriate level of cover.

Keep in mind that if you have an excess you'll still be responsible for paying this. You'll also be responsible for any extras if they're unrelated to your healthcare or not included in your cover, such as telephone and television access.

At hospitals where no agreement exists (non-partner private hospitals), you'll only receive restricted benefits for the cost of your hospital services. There will also be a benefit limit of \$300 per person per calendar year for in-hospital pharmaceutical drugs. Please refer to the section on 'Restricted benefits' in *Your Membership Guidelines* for details.

Make sure you're choosing the right hospital for your treatment by searching our list of partner private hospitals through the 'Find a hospital' search on our website or call your Member Relations Team.



Your cover type, where you choose to be treated and whether your doctor will participate in our Access Gap Cover scheme will help determine any out-of-pocket expense for your hospitalisation.



PLANNING to have a baby

There's so much to plan for when you're having a baby and one of the first things you need to check is that your hospital cover doesn't exclude or restrict pregnancy and birth-related services.

If you're a soon-to-be mum on a single membership, and you have the right hospital cover, you can receive benefits for the costs of the birth but not for any costs incurred for the baby.

To make sure that your baby is covered and a 12-month waiting period doesn't apply, we recommend that you upgrade to a family membership as soon as you find out about your pregnancy or, at the very least, 60 days before the expected due date.

If you're on a family membership and you have the right level of cover, your baby is covered from birth.

However, you need to let us know immediately after the birth so we can make sure the baby is listed on your membership and no waiting periods apply.

We'll allow up to a maximum of 12 months for you to add your newborn to an existing family membership before waiting periods begin to apply. By adding your baby immediately after birth you can make sure the admission process will be smooth if your baby needs to be re-admitted to hospital.

It's also ideal that you add your newborn to your membership as it could have an impact on the Medicare Levy Surcharge (MLS) you pay. For more information about the MLS please turn to page 26.



YOUR EXTRAS COVER

So you're pretty fit and healthy – but Medicare doesn't cover all of the services that you may need, such as general dental, optical, physiotherapy and natural therapies. GU Health extras cover does!

With the right cover you can access a range of services that can inspire you to live well. Our aim is to provide you with extras cover that can help you to meet your health and lifestyle goals and save you money. Depending on your level of cover, you may be able to claim these extras services:

- General dental
- Major dental including orthodontic
- Optical
- Physiotherapy
- Chiropractic and osteopathy
- Aids and appliances
- Dietetics
- Travel and accommodation benefits
- Podiatry
- Speech therapy
- Pharmaceuticals
- Health Management Services
- Acupuncture
- Remedial massage
- Occupational therapy
- Natural therapies

What's an EXTRAS BENEFIT?

When we refer to your extras benefit, we're referring to the dollar amount we pay when you make a claim on your extras. How much you get back depends on your level of cover.

USING YOUR COVER

Before using a service you're planning to claim a benefit for, check to make sure:

- you're covered for the service
- you've served any waiting periods that may apply
- your membership is paid up to date
- the provider you're planning to see is recognised by GU Health.

WHAT YOU GET BACK WHEN YOU CLAIM

Depending on your level of cover, you can claim back a percentage of the amount you pay for your extras services (up to your annual or lifetime benefit limits). For example, if your cover pays back 80 per cent on extras services, you can claim back most of the cost of the service. Some corporate health plans tailored by employers are structured differently, so please refer to *Your Plan Information* for specific details about your particular cover.



We don't restrict the amount you can claim back when you visit a registered provider of your choice – we pay your benefit based on the extras cover you have.

Your Plan Information provides details of what you're entitled to claim. You would have received this in your *GU Health Welcome Pack*. If you need a new copy, please contact your Member Relations Team or go to your Online Member Services area.

WHAT ARE ANNUAL BENEFIT LIMITS?

This is the maximum amount of benefits we'll pay for items or services in a 12-month period (per membership year). Annual limits apply per person and, on some covers, per family.

For information about limits please refer to your *Your Membership Guidelines* and *Your Plan Information*.



On-the-spot CLAIMING

Depending on your level of cover, and if your provider has the appropriate HICAPS facility, you can claim the following extras services on-the-spot using your member card:



General dental



Major dental



Optical



Physiotherapy



Chiropractic and osteopathy



Natural Therapies



Podiatry

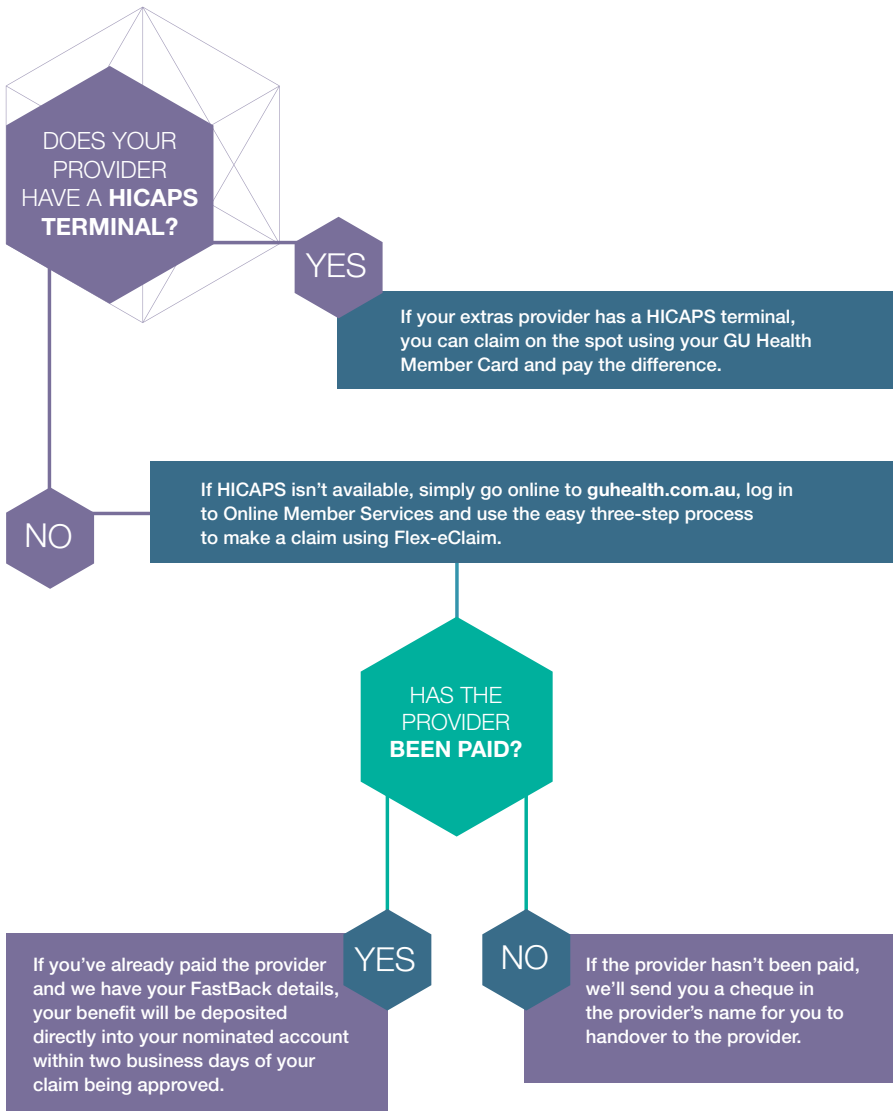


Acupuncture



Remedial massage

How do I claim my EXTRAS BENEFIT?



Visit guhealth.com.au for more information.

Understanding your GU Health membership

Understanding some basics about your cover will help you to navigate what can often be the confusing world of health insurance.

WHO'S COVERED?

YOU (the policyholder) – You will either have a single or family membership and this will indicate who's covered under your GU Health plan.

YOUR FAMILY – A family membership covers you, the policyholder, and may also include the following people:

- A partner, including a spouse or de facto spouse.

- A child dependant, including a foster child, legally adopted child or stepchild aged under 21, who doesn't have a partner and is dependent on you or your partner.

- A student dependant. A student may be covered under a family membership if they're 21 to 24 years of age and don't have a partner, are dependent on you or your partner, and are studying full-time at an approved Australian school, college or university.

For more information about registering a student dependant, please refer to *Your Membership Guidelines*.

WHAT YOU NEED TO KNOW about waiting periods

A waiting period is a period of time during which you or your family won't be able to claim benefits for certain treatments. If you're new to health cover, your waiting period starts from the date you join your new membership and may change if you upgrade or change your level of cover.

However, you're guaranteed continuity of cover if you've transferred from a registered Australian health fund within 60 days of joining us and you've already served your waiting periods on an equivalent level of cover. If you haven't fully served the waiting period with your previous fund, you'll need to serve the remainder with GU Health.

Pre-existing conditions	12 months
Pregnancy, fertility and birth-related conditions	12 months
Elective cosmetic or plastic surgery	12 months
Aids and appliances	12 months
Hearing aids	12 months
Major dental services	12 months
Health Management Services	6 months
Psychiatric, palliative & rehabilitation care	2 months

In addition, if your benefits with us are greater than those provided by your previous fund, you may have to serve a waiting period before you can claim the 'additional benefit'. The benefits you've already claimed under your previous cover can be considered when we calculate your benefit limits for the same services on your new cover. This also applies when you change between GU Health covers.

If you or anyone on your membership transfer and/or upgrade from a cover with a higher excess to a cover with a lower excess, you'll pay the higher excess for a period of time equivalent to the waiting periods (if any) on the service you're claiming.

For waiting period details specific to your cover, please refer to *Your Plan Information*.



PRE-EXISTING CONDITIONS

Pre-existing conditions include any kind of ailment, illness or condition where you've had the signs or symptoms, in the opinion of a medical practitioner appointed by GU Health, during the six months before you joined us, upgraded or changed your level of cover. This is regardless of whether you were aware of the pre-existing illness, ailment or condition, and includes all proposed elective or cosmetic procedures.

If you were covered for the services related to your pre-existing condition with your previous Australian registered health fund, you won't have to re-serve waiting periods. If you haven't fully served the waiting period with your previous fund, you'll need to serve the remainder with GU Health.

Similarly, if you're already a member with us and you upgrade your level of cover, you can access the higher benefits once you've served the relevant waiting period.

See the section on 'Waiting periods' and refer to the 'Going to hospital' section in *Your Membership Guidelines*.

Did you KNOW?

Your excess year begins on the date you joined your membership and it may change if you adjust your excess level or structure. You can view your excess year in *Online Member Services*. If you'd like to change your cover and you're unsure about how this will affect your excess year, please contact your *Member Relations Team*.



Understanding your GU Health membership

HOW TO SUSPEND AND RESUME YOUR COVER

As a GU Health member, you can suspend your cover if you're going overseas for more than a month and less than three continuous years. You'll need to provide us with your departure and expected return dates, as well as supporting documentation, such as copies of your ticket or travel itinerary.

You must contact GU Health within 30 days of your return to reinstate your membership and provide us with documents that show your return date.

If you're planning to be away for a long period of time, we recommend that you provide us with a current email address so that we can stay in contact with you about your membership.

We recommend that you read the 'Suspension of membership' section in *Your Membership Guidelines* and contact us before your departure so you have all the information you need and you're aware of any tax or other implications that may apply.

WHEN YOUR CIRCUMSTANCES CHANGE

We try to stay on top of a lot of things when it comes to your membership but we won't know when your personal circumstances change, such as when you have a baby, so it's up to you to keep us updated.

It's also important to let us know if you change your address or contact details so that you continue to receive important notices or communications. Moving interstate may also affect your contributions.

For more information about changes to your personal circumstances, including adding or removing family members on your membership, please refer to *Your Membership Guidelines*.

LEAVING YOUR EMPLOYER?

Leaving your employer means you may no longer be eligible for cover under your company's corporate health plan.

Contact your Member Relations Team when you know you're leaving your employer and we'll help you to make the transfer easy.

It's important to bear in mind that being without appropriate private health cover may impact your Lifetime Health Cover (LHC) status and could attract the Medicare Levy Surcharge (MLS). See the 'Government incentives and surcharges' section for details.



CAN MY EMPLOYER TERMINATE MY MEMBERSHIP?

Yes. If you're covered under your company's corporate health plan, you may no longer be eligible for cover under that particular plan when you leave your employer.

The good news is that you can remain with GU Health by transferring to an individual membership. To maintain continuity of cover, you must transfer to your individual membership within 60 days of leaving your existing company health plan. You'll only need to re-serve waiting periods if you're upgrading to a higher cover option.

Please refer to 'Leaving your employer' on the previous page for more details.

EXCLUSIONS AND RESTRICTIONS

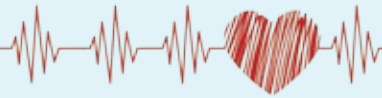
It's important you have the right level of cover so that there are no exclusions or restrictions on the services you need most, as this could have an impact on what you can claim.

Exclusions are procedures or services that aren't included under your cover so we won't be able to pay any benefits towards them.

There are also general exclusions that GU Health doesn't cover. Please refer to *Your Membership Guidelines* for detailed information so you have a good understanding of what you'll be able to claim.

In addition, if you have restrictions on procedures or services, you'll be limited in terms of what you can claim. GU Health will only pay up to the minimum default benefit rate for your accommodation in hospital, as set out by the government. This means you'll have to pay the outstanding amount for procedures such as those that include intensive or coronary care, labour ward and theatre fees, and so on.

DOES MY GU HEALTH cover include ambulance services?



Based on the state you live in and your level of cover, your hospital cover will include either:

- full cover for medically-necessary ambulance transport and on-the-spot treatment
- emergency ambulance transport to a hospital only.

These services will need to be provided by a recognised ambulance provider. Please read *Your Plan Information* and *Your Membership Guidelines* for more details.

If you're covered for emergency ambulance transport only, it's not up to GU Health to determine whether your ambulance transport is considered an emergency. This is determined and recorded by the paramedic. This means that your ambulance invoice must be coded or billed as 'emergency transportation' by the ambulance service for you to be able to claim a benefit.

If you're eligible for certain concession cards, for example some types of Centrelink cards or the Department of Veterans' Affairs (DVA) card, you may be entitled to free ambulance services.

GOVERNMENT INCENTIVES AND SURCHARGES

At GU Health, we make it easy: all our resident hospital covers are complying health insurance products (CHIP). Having a CHIP cover may assist you in avoiding any unnecessary surcharges.

Annual Private Health Insurance Tax Statement

Each financial year you'll receive this statement that outlines your cover details. You may need this to complete your annual tax return.

Australian Government Rebate

Families and individuals who are eligible for Medicare and pay private health insurance contributions on an appropriate hospital or extras cover may be eligible for the Australian Government Rebate on Private Health Insurance.

The level of rebate that you're entitled to claim is based on the age of the oldest person covered under your membership and your household income. Unless an arrangement specific to your corporate health plan has already been set up by your employer, you may claim the rebate as an up-front reduction in your GU Health contributions or as a tax rebate when lodging your tax return.

If the rebate claimed doesn't reflect the rebate you're entitled to, this will be reconciled by the Australian Taxation Office (ATO) as part of your tax return.

For more details about rebate tiers and income thresholds, please visit guhealth.com.au or contact the ATO.

Standard Information Statement (SIS)

GU Health provides you with a Standard Information Statement (SIS) every year and every time you make a change to your cover.

It will only provide generic information and won't reflect specific details about your individual cover, such as any discounts or Lifetime Health Cover (LHC) loading.

We encourage you to review your current level of cover to ensure it will meet your needs into the future.

Lifetime Health Cover (LHC)

Depending on your age and how long you've held private hospital insurance, you may be required to pay Lifetime Health Cover (LHC) loading. To avoid paying this loading, you need to purchase hospital cover by 1 July in the year following your 31st birthday. Purchasing hospital cover after this date may mean that you'll need to pay LHC loading of two per cent for each year you're over 30.

Once you've paid LHC loading on your private hospital insurance for 10 continuous years, the loading is removed as long as you retain your hospital cover.

If you're transferring to GU Health from another registered Australian health fund, you can obtain a Transfer Certificate from your former fund upon cancelling your membership. This will be used to confirm you've had continuous cover.

If you have LHC loading on your membership, we'll send you an LHC Statement every year. This is for your information only and you're not required to do anything with it.

Detailed information about LHC, including exemption categories, is available from the Private Health Insurance Ombudsman (PHIO) website and in *Your Membership Guidelines*.

The Medicare Levy Surcharge (MLS)

The Medicare Levy Surcharge (MLS) is an additional tax (on top of the standard Medicare levy). If you're an Australian tax payer without the right hospital cover for you and all your dependants, and your household income exceeds the threshold set by the Australian Taxation Office (ATO) each year, you may need to pay the MLS. An income test determines the level of MLS, if any, that you'll have to pay.

Income thresholds and the associated MLS rates are available on our website guhealth.com.au. For further information or queries relating to the MLS, please contact the ATO on 13 28 61 or visit their website at ato.gov.au

IMPORTANT INFORMATION

Cooling off period

You have the benefit of a 30-day cooling off period. This means if you change your mind in the first 30 days after joining or upgrading your cover, and haven't made a claim for benefits on the new product, you can get a refund of any contributions you've paid.

Making a complaint

To ensure your concerns are managed in a timely and efficient manner, your Member Relations Team is trained and authorised to resolve most issues immediately. We have an internal complaints resolution procedure, as well as an escalation procedure, to address your complaint if you're not satisfied with the initial response or resolution. You can view our complaint resolution factsheet on our website at guhealth.com.au

Complaints can be lodged by:

Email:

corporate@guhealth.com.au

FreeCall: 1800 249 966,
Monday to Friday 8.30 am
to 5pm EST

FreePost to: GU Health, Reply
Paid 2988, Melbourne Vic 8060.

Where possible we like to resolve the issue directly with you. If you believe that we haven't made reasonable attempts to address your complaint or you're not satisfied with our resolution, you can contact the Private Health Insurance Ombudsman.

Private Health Insurance Ombudsman (PHIO)

The Private Health Insurance Ombudsman (PHIO) deals with enquiries and complaints about any aspect of private health insurance.

You can contact the Ombudsman for free advice or to lodge a complaint by calling:

FreeCall: 1800 640 695

Post to: Private Health Insurance Ombudsman,
Office of the Commonwealth Ombudsman
GPO Box 442
Canberra ACT 2601

Code of Conduct

GU Health is a signatory to the Private Health Insurance Code of Conduct. Managed by Private Healthcare Australia (PHA), this is a voluntary industry code. It promotes informed relationships between private health insurers, consumers, and intermediaries (such as agents and brokers). The objective of the Code of Conduct is to maintain and enhance regulatory compliance and service standards of policies across the private health insurance industry. For a full copy of the code, please visit privatehealth.com.au/codeofconduct



Privacy Policy

We're committed to the privacy and security of your membership and personal details. Our Privacy Policy outlines your rights and includes information about how we use and disclose your details. To obtain a copy, please refer to our website at guhealth.com.au or contact your Member Relations Team.

Information security

We know the security of your personal and health information is important to you. That's why we adhere to ISO27001, a globally-recognised standard for maintaining our Information Security Management System (ISMS).

We're proud to be the only health fund in Australia to be ISO27001 compliant, so you can have the peace of mind that comes with knowing we do our best to keep your information secure.



RELATED WEBSITES

The following websites may be useful for further information relating to private health insurance:

guhealth.com.au

is GU Health's website. It provides details about private health insurance and allows you to view your membership online via Online Member Services. You can view your cover details and remaining annual limits, claim online using our intuitive online claiming system Flex-eClaim, and much more.

ato.gov.au

is the official website of the Australian Taxation Office. It provides information regarding tax benefits in relation to private health cover, and includes calculators, income testing threshold tables and more.

health.gov.au

is the official website of the Department of Health. Among many other areas, it covers

public and private healthcare, Medicare, and provides a link to 'MBS Online' – a listing of item numbers under the Medicare Benefits Schedule (MBS).

phio.org.au

is the official website of the Private Health Insurance Ombudsman (PHIO). PHIO provides an independent service to help consumers with health insurance problems and enquiries.

privatehealth.gov.au

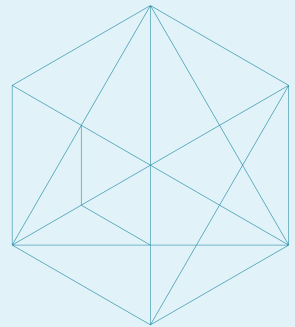
is run by the Private Health Insurance Ombudsman, providing information on private health insurance, government surcharges and incentives, and details on health insurance policies available in Australia. This is where you can access and download your Standard Information Statement (SIS).

privatehealthcareaustralia.org.au

provides information about private health insurance including various calculators, research papers and statistics. Private Healthcare Australia is the peak representative body for the Australian private health insurance industry.

remedyhealthcare.com.au

Our chronic disease management programs are run in partnership with Remedy Healthcare. Remedy is a leading provider of highly targeted, evidence-based self-management programs and health coaching, including chronic disease management, care coordination, in-home intervention, primary prevention, and maternity support.



Grand United Corporate Health Limited (GU Health) ABN 99 002 985 033 is a registered health insurer and a member of the Australian Unity Group. © Grand United Corporate Health Limited 2015. GU Health respects the privacy of our members. View our Privacy Policy at guhealth.com.au. If you received this by unsolicited direct mail from GU Health, and don't wish to receive similar product offerings in the future, please let us know by calling 1800 249 966.

CONTACT US MONDAY TO FRIDAY
8.30am to 5pm (EST)

1800 249 966

corporate@guhealth.com.au
guhealth.com.au



GU Health is a signatory to the Private Health Insurance Code of Conduct.
For details go to privatehealth.com.au/codeofconduct

GUWPR002